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Stressed Out About Long-Term Care? Agent John Guinan Recommends a Helpful Video from Uncle Sam

Bloomington, MN September 29, 2020 -- In these health-conscious times, the National Institute on Aging offers a helpful video, *Planning for Long Term Care*.

"It's a blessing for anyone wanting to get the big picture in four minutes or less," says John Guinan, a long-term care insurance agent with ACSIA Partners LLC.

A division of the U.S. National Institutes of Health (NIH), the National Institute on Aging (NIA) leads a broad scientific effort to understand the nature of aging and to extend the healthy, active years of life. "It's the authoritative resource for everyone who wants the most sound advice for living better, longer," says Guinan. "Their new video speaks for itself."



The video succinctly covers all the key questions:

- What is long-term care,
- Who will need it, and
- How to cope with the four categories of planning -- personal, financial, housing, and legal.

"After viewing," says Guinan, "you may want professional guidance to make your planning as painless as possible."

"I and my colleagues specialize in the financial category, focusing on the various ways of paying for care," says Guinan. "We're glad to coordinate with our clients' other advisors -- personal, legal, or estate."

As a state-certified long-term care insurance agent, Guinan advises on the full range of LTC planning options, which include:

- Traditional long-term care insurance through multiple carriers
- "Hybrid" policies (typically life insurance with long-term care riders)
- Worksite long-term care (portable individual voluntary plans with group advantages)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections including long-term care education and referrals to top care services

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200.

Guinan is a licensed long-term care insurance agent who represents the company in CA, CO, IA, IL, MN, MO, NC, ND, SD, WI.

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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